

**UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

**BARBARA ELROD,**

**Plaintiff,**

**v.**

**NCO FINANCIAL SYSTEMS, INC.,**

**Defendant.**

**CASE NO. 2:12-CV-04271-MAM**

**OFFER OF JUDGMENT**

TO: Barbara Elrod, (hereinafter "Plaintiff"), by and through Plaintiff's attorneys, Craig Thor Kimmel, Esq., Kimmel & Silverman, PC, 30 East Butler Pike, Ambler, PA 19002.

Pursuant to Fed. R. Civ. P. 68, Defendant, NCO Financial Systems, Inc., (hereinafter "NCO") hereby offers to allow judgment to be taken against it in favor of Plaintiff, as follows:

1. Judgment shall be entered against NCO for damages in the total amount of Five Hundred and No/100 Dollars (\$500) for damages incurred by Plaintiff as a result of NCO's alleged violations of the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692, *et seq.*;
2. In addition, the Judgment entered shall include an additional amount for Plaintiff's reasonable costs and attorney's fees accrued through the date of service of this Offer of Judgment, either: 1) as agreed to by counsel for the parties; or 2) in the event counsel cannot agree, as determined by the Court upon application by Plaintiff's counsel;
3. The Judgment entered in accordance with this Offer of Judgment is to be in total settlement of any and all claims by Plaintiff against NCO, said judgment shall have no effect whatsoever except in settlement of those claims;
4. This Offer of Judgment is made solely for the purposes specified in Fed. R. Civ. P. 68, and is not to be construed either as an admission that NCO is liable in this

action, or that Plaintiff has suffered any damage;

5. In accordance with Fed. R. Civ. P. 68, if this Offer of Judgment is not accepted by Plaintiff within 14 days after service of the Offer, the Offer shall be deemed withdrawn and evidence of this Offer will be inadmissible except in any proceeding to recover costs. If this Offer of Judgment is not accepted by Plaintiff and the judgment finally obtained by Plaintiff is not more favorable than this Offer, the Plaintiff must pay her costs incurred after making this Offer, as well as the costs of NCO as allowed by the law of this Circuit.

ACCEPTED: \_\_\_\_\_  
Barbara Elrod

DATE: 9/28/12

Respectfully submitted,

/s/Ross S. Enders  
 Ross S. Enders, Esq.  
 SESSIONS, FISHMAN, NATHAN & ISRAEL, L.L.C.  
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 Attorney for Defendant,  
 NCO Financial Systems, Inc.

**CERTIFICATE OF SERVICE**

I certify that on this 27<sup>th</sup> day of September, 2012, a copy of the foregoing **Defendant NCO Financial Systems, Inc.'s Offer of Judgment** was forwarded to the Parties below via U.S. Mail and facsimile.

Craig Thor Kimmel, Esq.  
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Amber, PA 19002  
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Email: kimmel@creditlaw.com  
Attorney for Plaintiff,  
Barbara Elrod

By: /s/Ross S. Enders  
Ross S. Enders, Esq.  
Attorney for Defendant,  
NCO Financial Systems, Inc.